

**Table I.C.3.a(2009) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.4%	14.4%	19.9%	24.5%	19.4%	20.8%	19.7%	20.7%
Industry group **								
Agric., fish., forest.	6.5% *	.	.	.	.	.	6.7% *	6.2% *
Mining and manufacturing	21.8%	18.9%	21.2%	21.7%	20.2%	24.4%	23.5%	21.3%
Construction	22.6%	10.0% *	28.2%	26.4%	21.6%	20.1%	21.5%	24.4%
Utilities and transp.	32.3%	24.3% *	36.9%	23.9%	27.7%	35.9%	36.3%	31.6%
Wholesale trade	17.6%	6.9% *	11.5% *	22.3%	26.5%	14.0% *	14.2%	20.2%
Fin. svcs. and real estate	20.7%	10.2% *	14.0% *	19.0%	20.0%	24.1%	13.6%	22.6%
Retail trade	26.8%	13.9%	21.0%	34.2%	34.4%	25.4%	22.6%	30.1%
Professional services	16.6%	15.4%	19.8%	21.1%	15.3%	15.9%	18.8%	16.0%
Other services	24.2%	18.6%	18.6%	31.7%	20.8%	25.9%	20.9%	25.6%
Ownership								
For profit, incorporated	21.5%	15.2%	20.7%	26.9%	21.4%	20.6%	21.5%	21.4%
For profit, unincorporated	25.1%	14.8%	24.0%	24.6%	29.3%	28.2%	18.8%	28.4%
Nonprofit	15.2%	5.7%	9.5%	14.8%	14.0%	17.9%	10.2%	16.0%
Age of firm								
Less than 5 years	28.5%	22.6%	19.2%	37.7%	38.3%	28.0%	24.7%	37.5%
5-9 years	22.1%	13.5%	32.0%	30.1%	19.8%	14.3% *	22.6%	21.5%
10-19 years	21.5%	13.7%	23.4%	26.6%	19.7%	22.7%	20.9%	22.1%
20 or more years	19.8%	13.2%	16.5%	22.2%	19.1%	20.8%	18.1%	20.2%
Multi/single status								
2 or more locations	20.6%	16.8% *	21.9%	19.2%	20.1%	20.9%	20.3%	20.6%
1 location only	20.2%	14.4%	19.8%	25.6%	18.7%	18.9%	19.7%	20.9%
Percent full-time employees								
Less than 25%	22.6%	5.0% *	32.0%	19.6%	32.8%	21.5%	18.3% *	25.6%
25-49 %	21.6%	23.2%	10.8%	29.1%	21.5%	22.4%	17.8%	23.3%
50-74 %	19.0%	15.7%	24.6%	21.6%	19.0%	18.1%	19.4%	18.9%
75% or more	20.5%	13.7%	19.7%	24.8%	19.0%	21.1%	19.9%	20.8%
Union presence								
No union employees	21.4%	14.6%	19.4%	24.8%	19.7%	24.3%	19.7%	22.3%
Has union employees	16.6%	5.1% *	24.6%	21.9% *	17.6%	15.6%	17.3%	16.6%
Unknown	20.3%	9.3% *	43.6% *	22.0% *	16.2% *	20.4%	30.3% *	19.6%
Percent low wage employees								
50% or more low wage	23.2%	19.5%	20.1%	27.4%	20.4%	26.0%	21.0%	23.9%
Less than 50% low wage	19.9%	13.4%	19.9%	23.9%	19.1%	20.1%	19.5%	20.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.3.a(2009) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.53%	0.89%	1.18%	0.98%	1.18%	1.31%	0.69%	0.75%
Industry group **								
Agric., fish., forest.	6.88% *	.	.	.	.	.	7.65% *	3.09% *
Mining and manufacturing	0.95%	3.43%	3.50%	2.42%	1.84%	2.76%	1.87%	0.87%
Construction	2.46%	3.70% *	6.25%	4.91%	4.31%	5.22%	3.08%	2.38%
Utilities and transp.	5.84%	9.38% *	8.65%	6.70%	2.18%	7.54%	7.10%	6.15%
Wholesale trade	1.67%	2.08% *	4.42% *	3.40%	2.69%	4.58% *	2.08%	2.48%
Fin. svcs. and real estate	0.57%	3.73% *	6.40% *	3.99%	2.20%	0.69%	2.17%	0.60%
Retail trade	0.76%	3.36%	5.14%	2.70%	2.39%	1.81%	1.82%	1.55%
Professional services	0.78%	1.50%	1.68%	1.75%	1.92%	1.12%	1.23%	0.95%
Other services	1.45%	3.38%	3.05%	3.53%	2.70%	2.11%	2.32%	1.54%
Ownership								
For profit, incorporated	0.60%	1.07%	1.53%	1.52%	1.05%	1.39%	0.91%	0.77%
For profit, unincorporated	2.55%	2.18%	3.75%	2.57%	4.66%	4.49%	2.16%	3.24%
Nonprofit	0.83%	0.98%	2.73%	2.16%	1.42%	1.26%	1.46%	0.92%
Age of firm								
Less than 5 years	2.58%	3.99%	4.57%	5.50%	6.32%	5.94%	2.09%	5.24%
5-9 years	2.34%	2.99%	3.85%	3.56%	4.20%	6.58% *	2.09%	3.98%
10-19 years	1.20%	1.38%	3.59%	2.68%	2.76%	1.65%	1.48%	1.69%
20 or more years	0.70%	1.90%	1.50%	1.41%	1.61%	1.48%	1.00%	0.89%
Multi/single status								
2 or more locations	0.98%	6.17% *	4.85%	2.21%	0.77%	1.38%	2.49%	1.04%
1 location only	0.62%	0.90%	1.37%	1.21%	1.77%	4.30%	0.64%	1.22%
Percent full-time employees								
Less than 25%	3.51%	1.96% *	9.05%	5.47%	5.49%	2.77%	6.15% *	3.17%
25-49 %	2.51%	5.85%	2.59%	4.48%	3.91%	2.20%	3.85%	2.32%
50-74 %	0.73%	2.61%	3.16%	3.76%	1.89%	1.44%	2.68%	1.18%
75% or more	0.66%	1.26%	1.25%	1.07%	1.31%	1.51%	0.74%	0.98%
Union presence								
No union employees	0.56%	0.87%	1.08%	0.63%	1.28%	1.81%	0.69%	0.93%
Has union employees	1.53%	2.94% *	6.26%	6.93% *	2.56%	2.25%	3.41%	1.50%
Unknown	1.82%	5.54% *	13.92% *	10.04% *	4.92% *	1.77%	9.38% *	1.65%
Percent low wage employees								
50% or more low wage	1.12%	2.21%	3.93%	3.33%	1.21%	1.15%	2.47%	1.14%
Less than 50% low wage	0.61%	0.96%	1.39%	1.63%	1.37%	1.47%	0.81%	0.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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